

<i>SERFF Tracking Number:</i>	<i>WKLY-125803274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40168</i>
<i>Company Tracking Number:</i>	<i>PG PS MS RI</i>		
<i>TOI:</i>	<i>MS02G Group Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02G.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Filing at a Glance

Company: Principal Life Insurance Company		
Product Name: Principal Life Insurance	SERFF Tr Num: WKLY-125803274 State: ArkansasLH	
Company Rate Filing for Medicare Supplement Prestandardized Plans		
TOI: MS02G Group Medicare Supplement - Pre-Standardized	SERFF Status: Closed	State Tr Num: 40168
Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized	Co Tr Num: PG PS MS RI	State Status: Approved-Closed
Filing Type: Rate	Co Status:	Reviewer(s): Stephanie Fowler
	Author: Jeffrey McGinn	Disposition Date: 10/02/2008
	Date Submitted: 09/04/2008	Disposition Status: Approved
Implementation Date Requested: 01/01/2009		Implementation Date: 01/01/2009
State Filing Description:		

General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Overall Rate Impact: 10.2%	Group Market Type: Discretionary
Filing Status Changed: 10/02/2008	
State Status Changed: 10/02/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Principal Life Insurance Company Prestandardized Medicare Supplement Rate Increase Filing	

Policy Series: GC 500(D)

SERFF Tracking Number: WKLY-125803274 State: Arkansas

Filing Company: Principal Life Insurance Company State Tracking Number: 40168

Company Tracking Number: PG PS MS RI

TOI: MS02G Group Medicare Supplement - Pre- Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre- Standardized

Product Name: Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans

Project Name/Number: /

Rate Increase Amount: 10.2%

This filing is pending approval in the Company's domicile state of Iowa.

Company and Contact

Filing Contact Information

(This filing was made by a third party - WAI01)

Jeffrey McGinn, Compliance Analyst jeffrey.mcgin@wakelyinc.com
 Wakely and Associates, Inc. (727) 584-8128 [Phone]
 Largo, FL 33773-1502 (727) 584-5613[FAX]

Filing Company Information

Principal Life Insurance Company	CoCode: 61271	State of Domicile: Iowa
711 High Street	Group Code: 332	Company Type:
Des Moines, IA 50392-2300	Group Name:	State ID Number:
(515) 247-5111 ext. [Phone]	FEIN Number: 42-0127290	

Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Principal Life Insurance Company	\$50.00	09/04/2008	22283958

<i>SERFF Tracking Number:</i>	<i>WKLY-125803274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40168</i>
<i>Company Tracking Number:</i>	<i>PG PS MS RI</i>		
<i>TOI:</i>	<i>MS02G Group Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02G.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	10/02/2008	10/02/2008

SERFF Tracking Number: WKLY-125803274 State: Arkansas

Filing Company: Principal Life Insurance Company State Tracking Number: 40168

Company Tracking Number: PG PS MS RI

TOI: MS02G Group Medicare Supplement - Pre-Standardized Sub-TOI: MS02G.000 Medicare Supplement - Pre-Standardized

Product Name: Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans

Project Name/Number: /

Disposition

Disposition Date: 10/02/2008

Implementation Date: 01/01/2009

Status: Approved

Comment: We have approved the requested 10.2% rate increase for Plan Series GC 500 (D) to be implemented on or after January 1, 2009. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Principal Life Insurance Company	10.200%	\$5,548	7	\$54,389	10.200%	10.200%	10.200%

<i>SERFF Tracking Number:</i>	<i>WKLY-125803274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40168</i>
<i>Company Tracking Number:</i>	<i>PG PS MS RI</i>		
<i>TOI:</i>	<i>MS02G Group Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02G.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Supporting Document	Third Party Authorization Letter	Accepted for Informational Purposes	Yes
Rate	AR Rate Pages	Approved	Yes

SERFF Tracking Number:	WKLY-125803274	State:	Arkansas
Filing Company:	Principal Life Insurance Company	State Tracking Number:	40168
Company Tracking Number:	PG PS MS RI		
TOI:	MS02G Group Medicare Supplement - Pre-Standardized	Sub-TOI:	MS02G.000 Medicare Supplement - Pre-Standardized
Product Name:	Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans		
Project Name/Number:	/		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	8.600%
Effective Date of Last Rate Revision:	01/01/2008
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Principal Life Insurance Company	10.200%	10.200%	\$5,548	7	\$54,389	10.200%	10.200%

<i>SERFF Tracking Number:</i>	<i>WKLY-125803274</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Principal Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40168</i>
<i>Company Tracking Number:</i>	<i>PG PS MS RI</i>		
<i>TOI:</i>	<i>MS02G Group Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS02G.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	AR Rate Pages	GC 500(D)	Revised	Previous State Filing Number: Percent Rate Change Request: 36732 10	AR - PFG PreStand Rates.pdf

PRINCIPAL LIFE INSURANCE COMPANY

Actuarial Memorandum for A&H Rate Filing

Medicare Supplement Pre-Standardized Plans

Exhibit A - Current and Proposed Annual Premium Schedule

Current Annual Rates

<u>Plan</u>	<u>All Ages</u>
Plus Plan with Rx	9,321.12
Plus Plan without Rx	4,380.96
Plush Plan with Rx	14,321.88
Plush Plan without Rx	5,728.56
Basic Plan	5,807.04

<u>Area Factor</u>	<u>Counties</u>
0.82	All of State

PRINCIPAL LIFE INSURANCE COMPANY

Actuarial Memorandum for A&H Rate Filing

Medicare Supplement Pre-Standardized Plans

Exhibit A - Current and Proposed Annual Premium Schedule

Proposed Annual Rates after 10.2% Increase

<u>Plan</u>	<u>All Ages</u>
Plus Plan with Rx	10,271.88
Plus Plan without Rx	4,827.84
Plush Plan with Rx	15,782.76
Plush Plan without Rx	6,312.84
Basic Plan	6,399.36

<u>Area Factor</u>	<u>Counties</u>
0.82	All of State

SERFF Tracking Number:	WKLY-125803274	State:	Arkansas
Filing Company:	Principal Life Insurance Company	State Tracking Number:	40168
Company Tracking Number:	PG PS MS RI		
TOI:	MS02G Group Medicare Supplement - Pre-Standardized	Sub-TOI:	MS02G.000 Medicare Supplement - Pre-Standardized
Product Name:	Principal Life Insurance Company Rate Filing for Medicare Supplement Prestandardized Plans		
Project Name/Number:	/		

Supporting Document Schedules

<p>Satisfied -Name: Third Party Authorization Letter</p> <p>Comments:</p> <p>Attachment: 2008 05 PFG Authorization Letter.pdf</p>	<p>Review Status:</p> <p>Accepted for Informational Purposes 10/02/2008</p>
--	--



Principal Life
Insurance Company

May 19, 2008

Courtney Crocker
Wakely & Associates
8545 126th Avenue North, Suite 200
Largo, FL 33773-1502

Dear Mr. Crocker,

Authorization is granted to Wakely and Associates to file Medicare Supplement rate increases and correspond with state insurance departments regarding Medicare Supplement rate increase filings on behalf of Principal Life Insurance Company in all states that Principal does business.

Please let me know if there are any questions or if you need any further information.

Sincerely,

A handwritten signature in blue ink that reads "Charles B. Smith". The signature is fluid and cursive, with the first name "Charles" and last name "Smith" being clearly legible, and "B." as a small initial in the middle.

Charles B. Smith, FSA, MAAA
Actuary – Pricing
Rating & Analysis
Phone: (515) 247-5278
Fax : (515) 362-2308
E-mail: Smith.Chuck@Principal.com